

SPECIFICATION AMENDMENTS

Please replace the first paragraph of the specification with the following amended paragraph:

[0001] This application is a continuation of United States Application No. 09/076,551, filed on May 12, 1998, now U.S. patent 6,317,832 entitled “Secure Multiple Application Card System and Process.” which and claims priority to the following additional four applications: United States Application No. 09/023,057 filed on February 12, 1998, now U.S. patent 6,575,372, entitled “Secure Multi-Application IC Card System Having Selective Loading and Deleting Capability”; United States Provisional Application No. 60/046,514 filed on May 15, 1997, entitled “Design for a Multi Application Smart Card”; United States Provisional Application No. 60/046,543 filed on May 15, 1997, entitled “Virtual Machine for a Multi Application Smart Card”; and Great Britain patent application No. 9703591.9 filed on February 21, 1997 and entitled “Multiple Application Computer System”. United States Application No. 09/023,057 filed on February 12, 1998, entitled “Secure Multi Application IC Card System Having Selective Loading and Deleting Capability,” all All five of which these prior applications are hereby incorporated herein by reference into the present patent application in their entireties.